# Background Paper on Housing

**Prepared by the**

**New Brunswick Advisory Council on the Status of Women**

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The New Brunswick Advisory Council on the Status of Women is an agency for consultation & study which was created to advise the provincial government & bring before the public issues relating to the status of women. The Council reports directly to the Premier of the province.
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**Housing problems**

General problems related to housing

- lack of affordable rental housing

- low rates of apartment vacancies, public housing vacancies

- unsuitability of available housing for:
  - families with children
  - the disabled
  - senior citizens

- inadequacy of available housing
  - in terms of safety, security, maintenance, cleanliness, design

Problems specific to women

- low or moderate incomes put many women at a disadvantage in obtaining affordable and suitable housing

- women who have low or moderate incomes and also are single parents and/or in transition (e.g. due to marital breakdown or spousal violence) and/or disabled face added practical difficulties in finding affordable and suitable housing.

- as there are more elderly women than elderly men, a greater number of elderly women than men face housing problems or crises.

- many women in renting situations are using over 30% of their income for shelter (CMHC identifies anyone using over 30% of their income on housing as being in a housing crisis).

Problems with housing studies as they relate to women

"Nowhere in Canada's most detailed statistical information on housing conditions was there application of a variable that indicates differences by gender.

"Recognition of sex-specific needs and most importantly the economic status of over one-half of the population has been lacking...Canadian models of housing demand have been based on fairly homogeneous, anonymous definitions of the family and household. Younger single women (under age 35) were assumed to be temporary consumers, achieving no more than a marginal income level during their early years in the labour force and posing no appreciable influence on housing demand. It was assumed that women entering the labour force as spouses would never constitute a very large group. And it was not expected that such factors as health and unemployment would foster the emergence of women as principal wage earners and economic heads of families. These assumptions, contrary to actual trends in the 1970s, presented an unrealistic and static view of women. To some extent they reflect the sex bias of the primarily male group of housing forecasters.

"Women of all ages are primary consumers of housing - unattached singles, widows, principal wage earners supporting families, and heads of households as principal recipients of government income assistance through transfer payments. Yet, women were not even identified in economic literature analyzing consumer demand for housing as a commodity." - Janet McClain and Cassie Doyle, Women and Housing, a 1984 publication of the Canadian Council on Social Development.

Not only are women's needs not acknowledged in housing policy, some basic statistics about women's housing situation are lacking. For example, since married women living with their husband are not identified statistically (married couples' households are termed male-headed in the 1980 statistics) we only have statistics for women-living-without-a-husband (single women, female heads of families, women living together). These are not comparable to statistics for men since statistics for men include married men living with women. However, we can at least get a picture of the living and housing standards of most women-living-without-a-husband, or, stated more positively, female primary housing consumers.

43% of women over age 15 in N.B. are not living with a husband (158,660 are and 107,165 are not, according to the 1982 Census) and so the following statistics speak mostly of the housing conditions of that 43% of N.B. women who are female primary housing consumers (f.p.h.c.).

How are women housed?

In N.B. in 1980, 46% of female primary housing consumers (single, lone heads of families, etc.) owned their living accomodation compared to 81% of men (all men). Therefore, 54% of these women, or the majority, were renting, compared to 19% of all men. Close to the majority (43.1%) of the female primary consumers who were renting in N.B., were using over 30% of their income for shelter (CMHC says that anyone using over 30% is in a housing crisis). Only 15% of male renters were using more than 30% of their income for shelter (Statistics Canada, 1980).

Therefore, we can say that in N.B. women who are single, lone heads of families or otherwise not living with a husband mostly rent their accommodation, and a large number of those female renters must take an excessive portion of their income for rent.

New Brunswick female primary housing consumers (f.p.h.c.) are more often homeowners than the Canadian average: the national average is 37% while in N.B. 46% of f.p.h.c. are homeowners. This is consistent with the statistics for N.B. as a whole: 76% of all dwellings are owned here (only Newfoundland has a higher rate of 82%) compared to a national average of 63%.

Condition of dwelling

Although statistics by sex of owner/renter are not available, N.B. and P.E.I. had the highest number of dwellings in need of major repairs, 18.9%. The provincial average was 12.9%. N.B. held this dubious title for owned dwellings (20% needed major repairs) and for rented dwellings (15.7%) (CMHC, 1982).

Subsidized housing

Women have been the major beneficiaries of housing programs in N.B. and in Canada. In 1980, close to 3,500 single women and 1,150 single mothers received assistance from the Public Housing or Non-Profit Cooperative Housing Programs in N.B. Almost all single persons and single heads of families helped by social housing programs were female.

A 1981 survey conducted by CMHC showed that over 60% of Canadian public housing units (those built in 50's and 60's -

ghettos) were occupied by female, single-parent families and single women. Furthermore applications from female-headed households outnumbered all other applications for public housing across the country.

The Non-Profit and Cooperative Housing Program of CMHC, which is the CMHC's principal on-going program for low-income Canadians, has been used in other parts of Canada by women's groups to get transition houses, second-stage housing, etc. In N.B. it has not yet been used as such, although it has been used for senior citizens, mentally retarded persons, etc. (CMHC, 1982).

Women's income

In 1981 the average income of women in New Brunswick was $7,546 compared to $14,998 for men. In the Atlantic provinces the average income of male-headed families (i.e. married couples with or without children) was $24,243 while for female-headed families (i.e. single-female-headed families with unmarried children) it was $11,931. 58.6% of these female-headed families were concentrated in the under-$10,000-a-year income bracket as compared to only 16.2% of the male-headed families. While only 8.9% of the female-headed families had annual income of more than $25,000 (with only 1.9% on annual incomes over $40,000), 40.7% of male-headed families did (with 12.7% on annual incomes over $40,000).

The problem with these statistics is that the so-called male-headed families may include both one or two-earner families while the female-headed families are almost exclusively one-earner. Statistics Canada persists in

collecting data in this form which makes accurate, clear comparisons impossible. What needs to be collected is the annual average income of single-parent families by sex of parent; and the annual average income of two-parent families by sex(es) of earner(s) (male parent only, female parent only, both parents).

In spite of their shortcomings, the statistics do reveal that female single parents have incomes so low as to prohibit these women's access to decent housing.

Housing need

Housing core need is assessed by the Canada Mortgage and Housing Corporation using the following three criteria:

1. AFFORDABILITY - Is affordable housing available?
2. ADEQUACY - Does housing meet basic health and safety standards?
3. SUITABILITY - Is available housing suitable for family composition?

The people experiencing a housing core need would include members of the following groups: Welfare recipients; (including: single displaced people, single-parent families, and two-parent families), the working poor, the physically handicapped, senior citizens on fixed incomes, and the psychiatrically disabled.

A study undertaken by CMHC to examine "core housing need" in 1981 confirmed that women were having serious problems with housing. The research revealed that the most disadvantaged

household types were single female-parent-headed households and single females living alone. These two groups experienced over twice the core housing need of their male equivalents (CMHC Housing Affordability Problems and Housing Need in Canada and the United States: A Comparative Study, Ottawa 1981).

Furthermore, a recent CMHC evaluation (CMHC, section 56.1 non-profit and co-operative Housing Program Evaluation, 1983) of their current non-profit and co-operative housing program, presented a striking account of gender disadvantage (35% single parent females and 30% single female compared to 17% single-parent males and 19% single male experiencing housing need.)

**Some N.B. Housing Statistics**

N.B. Apartment Vacancy Rate

| | '85 Oct. | '85 April | '84 Oct. |
|---|---|---|---|
| Saint John | 3.1 | 4.3 | 4.5 |
| Fredericton | 2.8 | 1.8 | 0.5 |
| Moncton | 1.4 | 1.4 | 0.8 |
| Campbellton | 14.5 | 4.5 | N/A |
| Bathrust | 15.9 | 11.2 | 1.7 |
| Edmundston | 4.4 | 0.6 | 0.6 |
| Sussex | 2.3 | 0.0 | N/A |
| Newcastle | 0.4 | 2.6 | N/A |
| Chatham | 7.3 | 7.5 | N/A |

CMHC, October, 1985

## N.B. Housing Prices

### MULTIPLE LISTING SERVICE ACTIVITY

| | Fredericton | Saint John | Moncton | N.B.(Avg.) |
|---|---|---|---|---|
| Average Price | | | | |
| September '84 | 60,793 | 53,039 | 54,842 | 56,224 |
| December '84 | 58,584 | 59,689 | 59,708 | 59,327 |
| March '85 | 63,223 | - | 52,993 | - |
| June '85 | 62,900 | 57,510 | 59,509 | 60,003 |
| September '85 | 63,655 | 54,725 | 56,735 | 58,372 |

CMHC, October, 1985

### TABLE 2G

### COMPARISON OF FEMALE AND MALE RENTERS, 1980 WITHIN PROVINCES AND RENT-TO-INCOME RATIOS

(Per Cent)

| Province | All Renters* | | Rent-to-Income Ratios | | | |
|---|---|---|---|---|---|---|
| | Female | Male | Female | | Male | |
| | | | Less than 30% | More than 30% | Less than 30% | More than 30% |
| Newfoundland | 35.3 | 14.7 | 65.3 | 34.7 | 79.4 | 20.6 |
| Prince Edward Island | 46.9 | 17.7 | 58.3 | 41.7 | 78.1 | 21.9 |
| Nova Scotia | 49.2 | 18.8 | 65.0 | 35.0 | 87.8 | 12.2 |
| New Brunswick | 53.9 | 18.8 | 56.9 | 43.1 | 84.6 | 15.4 |
| Québec | 73.8 | 36.9 | 68.4 | 31.6 | 89.3 | 10.7 |
| Ontario | 61.3 | 28.1 | 62.4 | 37.6 | 82.8 | 17.2 |
| Manitoba | 61.5 | 21.6 | 58.4 | 41.6 | 83.8 | 16.2 |
| Saskatchewan | 50.7 | 19.9 | 56.3 | 43.7 | 81.6 | 18.4 |
| Alberta | 63.3 | 29.8 | 50.2 | 49.8 | 78.0 | 22.0 |
| British Columbia | 61.0 | 26.4 | 53.8 | 46.2 | 81.7 | 18.3 |
| All Canada | 63.3 | 28.9 | 61.8 | 38 2 | 84.6 | 15.4 |

Source: HIFE, CMHC: 1982

*Note: Derived from Table 3C

## TABLE 2C

## HOUSING TENURE FEMALE AND MALE, 1980
## COMPARISON FOR EACH PROVINCE

(Per Cent)

| Province | Homeowner with Mortgage | | Homeowner without Mortgage | | All Homeowners | | Renters | | By Province | |
|---|---|---|---|---|---|---|---|---|---|---|
| | F | M | F | M | F | M | F | M | F | M |
| Newfoundland | 6.8 | 25.3 | 57.8 | 60.0 | 64.6 | 85.3 | 35.3 | 14.7 | 0.8 | 1.0 |
| Prince Edward Island | 18.7 | 40.4 | 34.4 | 41.9 | 53.1 | 82.3 | 46.9 | 17.7 | 0.3 | 0.3 |
| Nova Scotia | 8.9 | 37.8 | 41.9 | 43.4 | 50.8 | 81.2 | 49.2 | 18.8 | 2.6 | 2.2 |
| New Brunswick | 10.5 | 39.7 | 35.6 | 41.6 | 46.1 | 81.3 | 53.9 | 18.8 | 2.4 | 1.8 |
| Quebec | 8.9 | 39.2 | 17.3 | 23.9 | 26.2 | 63.1 | 73.8 | 36.9 | 30.8 | 33.3 |
| Ontario | 14.2 | 43.6 | 24.5 | 28.3 | 38.7 | 71.9 | 61.3 | 28.1 | 34.7 | 35.9 |
| Manitoba | 11.6 | 41.5 | 26.9 | 36.9 | 38.5 | 78.4 | 61.5 | 21.6 | 5.0 | 3.1 |
| Saskatchewan | 12.5 | 35.4 | 36.7 | 44.7 | 49.3 | 80.1 | 50.7 | 19.9 | 3.3 | 2.8 |
| Alberta | 14.4 | 44.2 | 22.3 | 26.0 | 36.7 | 70.2 | 63.3 | 29.8 | 8.4 | 9.1 |
| British Columbia | 14.4 | 48.6 | 24.7 | 25.0 | 39.1 | 73.6 | 61.0 | 26.4 | 11.8 | 10.6 |
| All Canada | 12.3 | 42.0 | 24.4 | 29.2 | 36.7 | 71.2 | 63.3 | 28.9 | 100.0 | 100.0 |

Source: HIFE, CMHC: 1982

## TABLE 2J

## WOMEN ACCOMMODATED* BY NHA SOCIAL HOUSING PROGRAMS

(Number and Per Cent)

| | Public Housing (Section 40 and 43) | | Non-profit and Cooperative Housing (Section 15 and 34.18) | | (Section 56.1) and Quebec | | Total | By Province (per cent) |
|---|---|---|---|---|---|---|---|---|
| Single Women | | | | | | | | |
| Newfoundland | 640 | | 400 | | 30 | | 1,070 | 1.2 |
| Prince Edward Island | 293 | | — | | 14 | | 307 | 0.3 |
| Nova Scotia | 3,717 | | 1,307 | | 36 | | 5,060 | 5.7 |
| New Brunswick | 1,374 | | 1,719 | | 359 | | 3,452 | 3.9 |
| Quebec | 9,326 | | 7,838 | | 3,262 | | 20,426 | 23.1 |
| Ontario | 24,664 | | 7,860 | | 996 | | 33,520 | 38.0 |
| Manitoba | 4,399 | | 1,577 | | 373 | | 6,349 | 7.2 |
| Saskatchewan | 4,793 | | 1,669 | | 270 | | 6,732 | 7.6 |
| Alberta | 2,108 | | 719 | | 306 | | 3,133 | 3.5 |
| British Columbia | 1,470 | | 6,204 | | 597 | | 8,271 | 9.4 |
| Canada | 52,784 | 87.4 | 29,293 | 86.4 | 6,243 | 86.0 | 88,320 | 86.9 |
| All Single Persons | 60,421 | | 33,908 | | 7,271 | | 101,599 | |

**A Fredericton example**

STATISTICS IDENTIFYING THE NATURE OF THE HOUSING PROBLEM (from a brief by the Fredericton Affordable Housing Steering Committee, September, 1985)

The housing needs of low income people in Fredericton are best discussed under the headings; A. Affordability, B. Market Conditions, C. Adaquacy and Suitability.

A. Affordability - The Provincial Department of Social Services has provided us with the following statistics on housing costs for social assistance clients. There are approximately 965 social assistance recipients in the Fredericton area. Amazingly, on the average they are paying 43% to 60% of their incomes on rent. Data from the computer was broken down into four family type units. These figures are all the more striking when we recognize that Canada Mortgage and Housing identifies anyone paying more than 30% of their income on housing as being in a housing crisis situation.

| FAMILY TYPE | BASED ON # STUDIES | AVER. MTHLY INCOME | AVER. RENT | % TOTAL INCOME ON RENT |
|---|---|---|---|---|
| 1 person unit | 211 | $351 | $211 | 60% |
| 2 person unit | 39 | $505 | $219 | 43% |
| 1 parent unit | 551 | $582 | $286 | 49% |
| 2 parent unit | 128 | $593 | $265 | 45% |

As well, it should also be remembered that since the amount of disposable income is very low for these people the amount of money left over after payment of rent is in many cases insufficient to live a normal life. Furthermore, CMHC statistics indicate that as of the spring of this year (1985) the average rental for a one bedroom apartment is $373.00 per month, putting the majority of social assistance recipients in a very difficult position concerning apartment rentals. Indeed, only 11% of all one bedroom units in the city (or 84 units) were rented for under $300.00 per month (only 3% of two bedroom units, and 1% of three bedroom units came in under the $300 figure). Clearly, the average social assistance recipient would be hard pressed to find affordable accomodations.

Averages do not tell the whole story, however. There are always many people on the extreme end of the above statistics who are suffering undue hardship. Note particularly that of the 929 cases studied, over 95% of these were paying 45% of income or more on housing. Social Services also provided us with four individual case studies from the extreme end of the above statistics.

| TYPE OF HOUSEHOLD | INCOME | RENT | % RENT TO INCOME |
|---|---|---|---|
| 1. Single Parent with three teen-age children | 516.50 | 365.00 | 61% |
| 2. Single parent with four children | 612.00 | 434.00 | 70% |

...cont'

| TYPE OF HOUSEHOLD | INCOME | RENT | % RENT TO INCOME |
|---|---|---|---|
| 3. Single parent with two teen-age children | 571.00 | 425.00 | 74% |
| 4. Two parent family with three children | 576.50 | 500.00 | 86% |

As of September 1, 1985, the Department of Social Services began three new programs for social assistance recipients. Those clients who qualified for the new programs had an increase in their rate of assistance. Since the affordability problem is so drastic the increase would only minimally affect the housing crises many recipients are experiencing.